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ABSTRACT

The Alaska Native Claims Settlement Act (ANCSA) distributed 44 million acres of land and nearly \$1 billion to Alaska Natives. The land and equity is currently being held by 12 regional corporations and 150 village corporations formed by the act. Native shareholders, however, will be free to sell their stock in these corporations for the first time on Dec. 31, 1991. This report addresses the magnitude of the potential problem posed for Native Alaskans receiving public assistance, should they exercise this option, noting that as many as 40 percent of low-income Native stockholders will be inclined to sell their stock since owning stock in the corporations could make them ineligible for public assistance programs. Relying primarily on data from public service agencies, the report discusses state and federal assistance programs for low-income Alaskans and outlines eligibility criteria for each, paying attention to assets that might affect Native corporation stockholders. Data on recent enrollments and trends in public assistance among Native Alaskans are examined. It was found that poverty among Alaska Natives continues to be widespread, and that almost all rural Alaskans receiving public assistance in early 1986 were Natives. It is concluded that the sale of 40 percent of the stock would have the effect of dissipating the benefits for Native Alaskans of the ANCSA, not only for those who sell, but possibly for all Natives. Eleven tables and a list of references are included. Two appendixes provide data on financial eligibility criteria for Alaska public assistance programs and on families below poverty level with and without public assistance income, native/non-native by census area, 1979. (TES)

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POVERTY AND PUBLIC ASSISTANCE AMONG ALASKA NATIVES:
IMPLICATIONS FOR 1991

Prepared for
Alaska Federation of Natives

by

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April 25, 1986

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Highlights

- Owning stock in Native corporations after that stock becomes transferable in 1991 may make many low-income Natives ineligible for the public assistance programs that provide cash benefits and the most important programs that provide noncash benefits. That could happen because those programs set strict limits on the value of assets that recipients can own. (Currently, because stock is not transferable and therefore has no market value, public agencies do not count it as an asset.)
- As many as 40 percent of Native stockholders--those with low incomes--may sell their stock when it becomes transferable in 1991. They will be inclined to sell because holding valuable assets could make them ineligible for public assistance programs.
- Poverty among Alaska Natives has historically been and remains widespread. Foreseeable cuts in state and federal spending in rural areas--where most Natives live--will likely increase poverty among Natives and reliance on public assistance programs.
- In 1980, the most recent year for which we have complete figures, 40 percent of Alaska Native families and 50 percent of Natives not living in families were potentially in need of public assistance. These figures include not only those who were actually receiving public assistance but also those whose incomes were below the poverty level but who were not receiving assistance. By comparison, about 9 percent of non-Native families and 18 percent of individuals outside families were potentially eligible for public assistance in 1980.
- Information about poverty among Alaska Natives is incomplete, but limited information on hand indicates poverty among Natives has not declined since 1980 in spite of unprecedented economic gains for the population as a whole.
- As of early 1986, Natives made up about 40 percent of all families receiving Aid to Families with Dependent Children (AFDC) payments and 55 percent of persons receiving Adult Public Assistance payments (aid to the aged, blind, and disabled). Forty percent of all Alaskans receiving food stamps and Medicaid reimbursements were Natives. By contrast, Alaska Natives make up only about 14 percent of the population.
- Almost all rural Alaskans receiving public assistance at the start of 1986 were Natives. And in urban areas, where Natives make up roughly 5 percent of the total population, Natives account for between 20 and 30 percent of public assistance recipients.

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POVERTY AND PUBLIC ASSISTANCE AMONG ALASKA NATIVES:
IMPLICATIONS FOR 1991

Alaska Native leaders have expressed increasing concerns over the opportunity approaching in 1991 for Natives to sell stock in the corporations formed under the Alaska Native Claims Settlement Act (ANCSA). These concerns are especially acute for those beneficiaries of ANCSA who have low cash incomes and for whom corporate stock is their only valuable asset. This report analyzes data on enrollments in various public assistance programs in Alaska and other information in order to assess (1) the current status of poverty among Alaskans and Alaska Natives in particular and (2) the vulnerability of Native households to loss of public assistance benefits as a result of projected alienability of Native corporate stock in 1991.

Introduction

In settlement of their aboriginal land claims, Alaska Natives received 44 million acres and nearly \$1 billion. The lands distributed to Alaska Natives under ANCSA are held along with other investments by the 12 regional and over 150 village corporations formed under the act. On December 31, 1991, Native shareholders will for the first time be free to sell the stock of these corporations. The ability to sell their stock in 1991 may present a dilemma for Alaska Natives with low incomes. On the one hand, sale of stock means loss of ownership and control of the ANCSA lands. On the other hand, many depend on public assistance to meet basic needs. Certain public assistance programs require that applicants use up all of their own resources before becoming eligible for benefits. Just owning alienable stock (transferable or marketable, and thereby carrying a market value) may make many Alaska Natives ineligible for public assistance.

In this report, we address the magnitude of the potential problem posed by alienability of Native corporation stock for Alaskans actually or potentially receiving public assistance. Unfortunately, little recent information is available on the economic status of Alaska Natives. We rely primarily on program data obtained from public agencies administering various public assistance programs. We recognize that program data may not accurately represent needs. Where appropriate, we discuss the differences between public assistance enrollments and low-income populations with reference to data from the 1980 U.S. Census.¹

¹Other potential sources of information we considered include household surveys and federal income tax returns. While a number of surveys have collected information on income over the past few years, none has gathered information on both income and race using a sample size large enough to represent the low-income population accurately. Information from 1982 federal income tax returns has

The report contains five sections. The next section summarizes the main findings of the study. Following the summary, we discuss the major state and federal public assistance programs available to low-income Alaskans. We outline the eligibility criteria for each program, paying close attention to limitations on assets that might affect Native corporation stockholders.

Next, we examine data on recent enrollments in these programs. We present information on Native and non-Native enrollments to the extent data are available and discuss the regional distribution of public assistance caseloads. Following the analysis of enrollment data, the next section discusses trends in public assistance and poverty among Alaska Natives, comparing recent information to 1980 Census benchmarks and discussing the relationship of public assistance enrollments to potential need. The final section includes some observations on the policy implications of our findings.

Two appendixes contain additional background information. Appendix A discusses eligibility requirements for Alaska public assistance programs, while Appendix B shows public assistance and poverty data for Alaska Natives and non-Natives, taken from the 1980 Census.

Summary of Findings

The Alaska Native Claims Settlement Act (ANCSA), while providing many benefits to Alaska Natives, has not eliminated financial need. As of late 1985 or early 1986, approximately 2,500 Native households were receiving food stamps, 2,100 Native families were receiving Aid to Families with Dependent Children (AFDC) payments, and 3,000 Native individuals were receiving Adult Public Assistance payments. Natives represent approximately 40 percent of all families receiving AFDC payments and 55 percent of all Adult Public Assistance recipients. In addition, over 40 percent of those receiving food stamps and Medicaid benefits are Alaska Natives. For comparison, Alaska Natives make up only about 14 percent of the state population (Alaska Department of Labor, 1985).

Since many who are eligible for benefits do not apply, the number of Alaska Natives in potential need is far greater than the number receiving AFDC, Food Stamps, or Adult Public Assistance at any given time. For example, over 18,000 households, most in rural areas and most of these Native, received low-income energy assistance in 1985.

been published by the Alaska Department of Revenue for all Alaska communities with over 1,000 returns. Race of the taxpayer is not identified in the data. More importantly, returns from children claimed as dependents on their parents' tax returns are not separated from the rest of the returns, imparting a significant upward bias in the number of low-income returns.

While public assistance recipients live throughout the state, rural areas have a disproportionate number of recipients compared to their share of state population. Although Anchorage has nearly 50 percent of the state's population, it has only 36 percent of AFDC recipients, 33 percent of food stamp recipients, and 28 percent of federal supplemental security income recipients.

Not only do Alaska Natives represent the majority of rural public assistance recipients, they also constitute a disproportionate share of urban recipients. Roughly 20 percent of public assistance recipients in Anchorage, 20 to 30 percent of the recipients in Fairbanks, and 50 percent of the recipients in Southeast Alaska are Natives. This compares to Native populations of roughly 5 percent of the total in Anchorage, 6 percent in Fairbanks, and 18 percent in Southeast Alaska.

Although many low-income households are not receiving public assistance at any given time, all people with low incomes are vulnerable to setbacks that may temporarily force them to seek help. A measure of potential need should include at least all those who are below the poverty level but not receiving public assistance income as well as those who are receiving it. Using this criterion, 40 percent of Alaska Native families and 50 percent of individuals not living in families were potentially in need of public assistance in 1980. For comparison, 9 percent of non-Native families and 18 percent of non-Native unrelated individuals fit in this category.

Even this expanded measure of potential need would not include those households who are now above the poverty level but through divorce, death, or disability of a spouse or loss of a job might drop below the limit in the future. The data are not sufficient to provide a definitive answer, but the available information from public assistance caseloads suggests that the economic position of Alaska Natives has not changed significantly since 1980. In rural areas of the state where most Natives live, projected reductions in public expenditures are certain to reduce income-earning opportunities, increase poverty, and increase public assistance needs in the next five years.

All public assistance programs that provide cash benefits and the most important programs that provide noncash benefits limit the assets tha

for all Native people. Any gain realized from the sale of stock will be temporary if they have no permanent jobs or other steady sources of income. After they use up the one-time benefit to meet the basic subsistence needs, many will return to poverty status as before, but without any permanent benefit from ANCSA.

Alaska Public Assistance Programs

Public assistance programs can be defined to include a wide variety of social service programs funded in whole or in part with public funds. In this study, we limit the scope of our inquiry to programs that satisfy the following two basic criteria:

1. The program must provide benefits--either cash payments or payments in kind--directly to households, families, or individuals.
2. The program must have an explicit maximum income limit clearly identifying the program as targeted for low-income Alaskans.

Table 1 shows the agencies administering major Alaska programs that satisfy these two criteria. The Division of Public Assistance within the Alaska Department of Health and Social Services administers the "core" programs such as Aid to Families with Dependent Children, Food Stamps, Adult Public Assistance, and General Relief. The Divisions of Community Development and Housing Assistance in the Department of Community and Regional Affairs, the Department of Education, and the Alaska State Housing Authority (ASHA) administer a number of additional state programs addressing housing and children's needs.

Many of the programs administered by state agencies receive financial support from the federal government. In addition, Alaska regional housing authorities administer two U.S. Department of Housing and Urban Development programs, and the U.S. Social Security Administration provides direct payments for the Supplemental Security Income program.

The qualifying income and asset limits for each of these programs, summarized in Table 1 for a representative family of four, are extremely complex and vary greatly from program to program. Of the 19 public assistance programs listed in the table, there are 15 different sets of qualifying financial conditions. In addition to the upper limits on income and assets, other qualifying criteria are specific to each program. Examples of nonfinancial qualifying criteria include age or disabilities (Adult Public Assistance and Supplemental Security Income) and absence of a parent in a household with dependent children (AFDC). Benefits from the programs listed in Table 1 are available to all Alaska residents who meet the qualifying criteria. Additional public assistance programs for Alaska Natives formerly administered by the U.S. Department of Interior, Bureau of Indian Affairs, have been discontinued.

The criteria listed in Table 1 show only the limits above which benefits cease. Most programs provide only partial benefits for recipients whose incomes approach the maximum limits. On the other hand, recipients of most public assistance programs do not lose benefits if their assets increase, so long as they do not exceed the maximum level. Many state-administered programs also have a "hold-harmless" provision that repays recipients of public assistance for the loss of benefits occurring when Alaska Permanent Fund dividends or Longevity Bonus payments cause an increase in income. For the federal Supplemental Security Income program, however, these state transfer payments count against the applicable income criteria for the determination of benefits.

Assets that may count against an applicant in determining eligibility typically include valuable household items and vehicles not necessary for employment as well as liquid assets such as cash on hand, savings and checking accounts, stocks, and bonds. Most programs do not count the applicant's principal residence or any land or equipment used for income-generating employment. Land, payments, and stock received under ANCSA are not presently included in valuing assets. Native corporation stock would most likely become part of the assets counted against the limit, however, as soon as free transfer of stock allows a fair market value to be determined. Interest and dividends received from ANCSA assets already count against public assistance program income limits. Appendix A provides more detailed information on the income and asset limits for each program.

Excluding the two home ownership programs which have relatively high income limits and combining the School Lunch and ASHA programs, there are 14 separate public assistance programs listed in Table 1. Of these 14 programs, nine have asset limits, and for seven of the nine the limit is \$2,550 or less. The seven programs include the six "core" programs administered by the state Division of Public Assistance (AFDC, Food Stamps, Adult Public Assistance, General Relief, General Relief Medical, and Medicaid) and the federally administered Supplemental Security Income program. While we are concerned with all public assistance programs meeting financial needs of low-income persons, we are especially concerned with these seven programs which have strict asset limits since these are the programs most directly affected by changes in the status of ANCSA stock.

TABLE 1. ALASKA PUBLIC ASSISTANCE PROGRAMS:
ADMINISTRATION AND FINANCIAL ELIGIBILITY CRITERIA^a

Program	Program Limits for Family of 4	
	Monthly Household Income ^b	Total Household Assets
STATE ADMINISTERED PROGRAMS		
<u>Dept. of Health and Social Services</u>		
Division of Public Assistance		
Aid to Families With Dependent Children (AFDC)	\$1,522	\$1,000
Food Stamp Program	\$1,442	\$1,500
Adult Public Assistance	\$886	\$2,550
-Aid to the Blind		
-Aid to the Disabled		
-Old Age Assistance		
General Relief	\$450	\$500
General Relief-Medical	\$450	\$500
Medicaid	\$1,522	\$1,000
Energy Assistance Program	\$1,792	no limit
<u>Dept. of Community and Regional Affairs</u>		
Division of Community Development		
Day Care Assistance Program	\$1,975	no limit
Head Start Program	\$1,109	no limit
Weatherization Program	\$1,912	no limit
Housing Assistance Division		
Home Ownership Assistance	\$3,042	3 times annual income

^aSee Appendix A for details on program eligibility.

^bGross monthly income except Day Care Assistance (DCRA) and Supplemental Security Income (USDHHS). These programs use monthly income net of taxes and other payroll deductions.

SOURCES: State and federal agencies listed.

TABLE 1 (continued)

Program	Program Limits for Family of 4	
	Monthly Household Income ^b	Total Household Assets
<u>Dept. of Education</u>		
School Lunch Program		
Free meals	\$1,442	no limit
Reduced price meals	\$2,052	no limit
<u>Alaska State Housing Authority</u>		
Section 8-Existing	\$1,833	\$5,000
Section 8-New	\$1,833	\$5,000
Conventional Low Rent	\$1,833	\$5,000
FEDERAL PROGRAMS		
<u>Dept. of Housing and Urban Development</u>		
Admin. by Alaska regional housing authorities		
Mutual Help Home Ownership	\$2,917	\$5,000
Low Rent Projects	\$1,675	\$5,000
<u>Dept. of Health and Human Services</u>		
Social Security Administration		
Supplemental Security Income	\$504	\$2,550

Current Public Assistance Enrollments

The public assistance programs administered by each agency serve parallel and sometimes overlapping needs. Consequently, it is difficult to determine the impact of changes in eligibility of a group of people, e.g., Alaska Natives, from the information shown in Table 1. One can organize the various programs into four broad categories of needs. These are (1) programs for children whose parents cannot adequately support them, (2) programs for people unable to work, (3) programs providing housing assistance, and (4) general low-income programs.

Statewide Enrollments

Table 2 shows statewide enrollments for Alaska fiscal year 1985, along with total benefits provided and estimated average annual benefits per recipient, for public assistance programs in these four categories. Although differing units for the various programs make it difficult to compare enrollment in one program to that in another, it appears as if the energy assistance program had the largest enrollment in 1985, of over 18,000 households. Over 10,000 children were receiving free school lunches. These two programs do not have asset limits. In addition, over 8,000 households were receiving food stamps, nearly 6,000 families received AFDC payments, and 5,400 adults received public assistance due to age or disability. These latter three programs all have strict limits on assets as well as on income.

Of all the programs, Medicaid and AFDC provide the most assistance, with combined benefits of over \$100 million in fiscal year 1985. The Head Start, Day Care Assistance, Food Stamp, and medical programs also provide substantial benefits to their recipients, while the School Lunch, Supplemental Security, and Energy Assistance provide lower levels of benefits.

The figures in Table 2 provide information on benefits received by all Alaskans from the main public assistance programs. Information on the number of Alaska Natives currently receiving benefits is available for several programs as well. Table 3 shows Native and non-Native enrollments in AFDC, Medicaid, the three Adult Public Assistance, and the Food Stamp programs for the most recent period for which data are available. During the periods represented in Table 3, approximately 2,500 Native households received food stamps, 2,100 families received AFDC payments, and 3,000 individuals received adult public assistance.

TABLE 2. ALASKA ENROLLMENTS AND FUNDS DISBURSED IN PUBLIC
ASSISTANCE PROGRAMS, FISCAL YEAR 1985

Program	Case Units	Average Monthly Enrollment	Total Funds (\$thousands)	Avg. Annual Benefits Per Case (\$)
<u>Programs for Children:</u>				
Aid to Families With Dependent Children	Families	5,888	44,348	7,532
Day Care Assistance Program ^a	Children	2,871	3,487	2,429
Head Start Program	Children	1,551	6,452	4,160
School Lunch Program ^b	Children			
free meals		10,866		
reduced meals		2,166		
total reimbursed		13,032	5,118	393
Medicaid	Individuals	25,000(c)	61,540(d)	2,462
<u>Programs for People Unable to Work:</u>				
Adult Public Assistance ^e	Individuals		13,308(d)	1,578
Old Age Assistance		2,773		
Aid to the Disabled		2,607		
Aid to the Blind		66		
Supplemental Security Income ^f	Individuals	2,652	546	206
Medicaid			(see above)	
<u>Housing Assistance Programs:</u>				
Energy Assistance Program	Households	18,256	8,414	461
Weatherization Program	Homes	2,650	4,175	1,575
Home Ownership Assistance(DCRA)	Loans	70	NA	NA
ASHA Programs ^g	Rental Units			
Section 8 Existing		1,561	NA	NA
Section 8 New		317	NA	NA
Conventional Low Rent		1,195	NA	NA
Mutual Help Home Ownership	Homes	NA	NA	NA
Low Rent Projects	Rental Units	NA	NA	NA
<u>General Low-Income Programs:</u>				
Food Stamps	Households	8,353	22,042	2,639
General Relief	Households	610	537(d)	880
General Relief-Medical	Households	3,990	10,260(d)	2,571

See following page for table notes.

SOURCES: Program data obtained from agencies listed in Table 1.

TABLE 2 NOTES

NA = data not available

^aFigures for the six-month period, July-December, 1984.

^bAssumes one case is a child receiving 180 meals during the school year.

^cEstimated annual enrollment.

^dAppropriated funds; actual expenditures typically exceed appropriations.

^eData for one month, February, 1986. Case units include individuals and couples. Most payments are made to individuals.

^fData for one month, December, 1982 (the latest available). Case units include individuals, couples, and children. Most payments are made to individuals.

^gNumber of rental units subsidized as of April, 1986.

TABLE 3. NATIVE AND NON-NATIVE ENROLLMENTS IN SELECTED ALASKA
PUBLIC ASSISTANCE PROGRAMS, 1985-1986

Program	Date or Period	Case Units	Native Enrollment	Non-Native Enrollment
<u>Programs for Children:</u>				
Aid to Families with Dependent Children	12/85	Families	2,136	3,244
Medicaid	10-12/85	Claims	6,596	9,301
<u>For people unable to work:</u>				
Adult Public Assistance ^a	2/86	Individuals		
Old Age Assistance			1,671	1,102
Aid to the Disabled			1,274	1,333
Aid to the Blind			41	25
Medicaid			(see above)	
<u>General Low-Income Programs:</u>				
Food Stamps	12/85	Households	2,503	4,526

^aCase units include individuals and couples. Most payments are made to individuals.

SOURCE: State of Alaska, Division of Public Assistance

At the end of 1985, approximately 40 percent of the families receiving AFDC payments were Alaska Natives. This is down slightly from the 42 percent average reported for the fiscal year ending in July 1985 (Division of Public Assistance, 1985). Native participation is even higher in the Adult Public Assistance programs. Alaska Natives represent 60 percent of those receiving old age assistance, 49 percent of those receiving aid to the disabled, and 62 percent of those receiving aid to the blind, for an overall Native share of 55 percent of Adult Public Assistance recipients. Alaska Natives also comprised 42 percent of households receiving food stamps and filed 41 percent of Medicaid claims as of late last year.

Most Medicaid recipients also receive AFDC or Adult Public Assistance payments. About 43 percent of households receiving food stamps also receive AFDC, according to Division of Public Assistance (1985). There is little overlap between enrollments in Adult Public Assistance and AFDC, however.

Caseloads for AFDC in particular fluctuate considerably from month to month. The figures in Table 3 show lower enrollments at the end of the year than the monthly average for fiscal year 1985 (as shown in Table 2). With the projected slowdown in the level of economic activity projected in 1986 and 1987, however, these enrollments are likely to increase again. In addition, there are other programs--general relief, for example--which provide cash benefits for those ineligible for AFDC or Adult Public Assistance. Thus, one can combine the enrollment in AFDC and Adult Public Assistance to derive a very conservative estimate of the number of individuals receiving public assistance cash payments. Assuming an average family size of 2.6 for AFDC recipients (Division of Public Assistance, 1985), at least 8,500 Alaska Natives depend on public assistance for all or part of their cash income in any given month.

Alaska Regional Enrollments

Data on average monthly Alaska enrollments during fiscal year 1985 in the AFDC and Food Stamp programs are available by community. We have tabulated these enrollments along with the most recent enrollment data available on the Supplemental Security Income program by census area, and the results are shown in Table 4. The federal Supplemental Security program includes the same type of recipients as the state Adult Public Assistance program (aid to aged, blind, and disabled), except that its more restrictive eligibility criteria result in a smaller caseload. The AFDC program covers mainly single mothers and their children, while the Food Stamp program is more generally available to low-income households.

TABLE 4. ENROLLMENT IN AFDC, FOOD STAMP, AND
SUPPLEMENTAL SECURITY INCOME PROGRAMS
BY CENSUS AREA

Census Area	Monthly Average, FY 1985		December 1982*
	No. of Families Receiving AFDC Payments	No. of Households Receiving Food Stamps	No. of Individuals Receiving Supplemental Security Income
Aleutian Islands	18	37	28
Anchorage	2,131	2,717	772
Bethel	389	569	308
Bristol Bay Borough and Dillingham	72	80	70
Fairbanks	679	1,044	256
Kenai Peninsula	453	849	164
Kobuk	161	135	96
Kodiak	79	180	44
Matanuska-Susitna	342	502	62
Nome	214	222	138
North Slope	50	38	34
Southeast Census Areas	681	986	264
Southeast Fairbanks	108	181	48
Valdez-Cordova	64	168	104
Wade Hampton	256	311	122
Yukon-Koyukuk	199	345	204
STATEWIDE TOTAL	5,880	8,310	2,714

*Aid to the aged, blind, and disabled. December 1982 is the latest period for which data are available.

SOURCES: State of Alaska, Division of Public Assistance, and U.S. Social Security Administration.

While enrollments in these three programs are distributed throughout the state, it is clear from the figures in Table 4 that rural areas have a disproportionate number of recipients compared to their share of state population. Although Anchorage has about 47 percent of the population (Alaska Department of Labor, 1985), it contains only 36 percent of AFDC recipients, 33 percent of food stamp recipients, and 28 percent of supplemental security income recipients.

Recent figures for Native enrollments in the AFDC, Food Stamp, and Adult Public Assistance programs are also available by public assistance administrative districts. These districts are not consistent with census areas or any other geographical subdivision. Tables 5 and 6 show regional Native enrollments in the AFDC and Food Stamp programs and the two largest Adult Public Assistance programs, respectively. We have combined several public assistance districts in these tables and show the census areas or portions of census areas most closely corresponding to the geographical area included in each administrative district.

The figures in Tables 5 and 6 show clearly that nearly all recipients of public assistance in many rural regions of the state are Alaska Natives. Furthermore, it appears that Natives constitute a much higher share of public assistance recipients than of the total population in urban areas. Natives represent roughly 20 percent of recipients in Anchorage, 20 to 30 percent of the recipients in Fairbanks, and 50 percent of the recipients in Southeast Alaska. This compares to 1980 Native population shares of 5 percent for Anchorage, 6 percent for Fairbanks, and 18 percent for Southeast Alaska (U.S. Census, 1980). Although there are no firm data, population growth since 1980 has probably reduced the 1985 Native share of population in these areas below the 1980 levels.

Additional information on the regional distribution of public assistance needs and benefits comes from housing and children's programs. Table 7 shows the census area in which Alaska State Housing Authority low-income rental units are located. The figures in the table show that the 3,000 ASHA units are distributed around the state. They are somewhat more concentrated in urban areas, however, and a number of rural census areas have no ASHA units.

The low-income energy assistance and weatherization programs, however, have a more rural focus, as shown in Table 8. Only 24 percent of the more than 18,000 housing units receiving energy assistance and 29 percent of the 2,650 units weatherized in 1985 were located in Anchorage or Fairbanks. These communities contain 59 percent of the state's population. Much higher home energy costs in rural areas create a greater need for assistance there than in urban areas. As noted above, Alaska Natives receive nearly all the assistance provided in many rural areas of the state.

TABLE 5. AFDC AND FOOD STAMPS ENROLLMENTS
BY PUBLIC ASSISTANCE DISTRICT,
NATIVE AND TOTAL, DECEMBER 1985

District	1980 Census Area*	Families Receiving AFDC		Households Receiving Food Stamps	
		Native	Total	Native	Total
10,71,83	Anchorage Borough	480	2,303	507	2,755
21,22,23,24	Southeast Census Areas	386	710	362	885
41	Fairbanks North Star Subarea	155	632	172	878
43	Yukon Flats Subarea (minus Circle)	51	51	108	110
44	North Slope Borough (minus Pt. Hope), Yukon-Koyukuk (minus Yukon Flats Subarea), S.E. Fairbanks, Fairbanks North Star Borough (minus Fairbanks N.S. Subarea)	173	249	190	362
46	Nome	208	217	201	218
47	Kobuk (plus Pt. Hope)	179	180	135	137
51	Bethel, Wade Hampton	655	660	887	907
76	Kenai Peninsula Borough	42	418	62	635
77	Matanuska-Susitna Borough	21	407	28	609
82	Kodiak Island, Dillingham, Bristol Bay Borough, Aleutian Islands, Valdez-Cordova	172	263	213	418
TOTAL		2,136	5,380	2,503	7,029

*Census Area equivalents of public assistance districts

SOURCE: State of Alaska, Division of Public Assistance

TABLE 6. ADULT PUBLIC ASSISTANCE ENROLLMENTS^a
BY PUBLIC ASSISTANCE DISTRICT, NATIVE AND TOTAL, FEBRUARY 1986

District	1980 Census Area ^b	Old Age Assistance		Aid to the Disabled	
		Native	Total	Native	Total
10,71,83	Anchorage Borough	107	681	372	1,114
21,22,23,24	Southeast Census Areas	161	334	105	210
41	Fairbanks North Star Subarea	66	194	98	330
43	Yukon Flats Subarea (minus Circle)	48	49	25	25
44	North Slope Borough (minus Pt. Hope), Yukon-Koyukuk (minus Yukon Flats Subarea, S.E. Fairbanks, Fairbanks North Star Borough (minus Fairbanks N.S. Subarea)	181	197	57	82
46	Nome	199	200	70	73
47	Kobuk (plus Pt. Hope)	152	153	50	52
51	Bethel, Wade Hampton	561	564	338	349
76	Kenai Peninsula Borough	34	166	40	144
77	Matanuska-Susitna Borough	7	51	21	94
82	Kodiak Island, Dillingham, Bristol Bay Borough, Aleutian Islands, Valdez-Cordova	155	184	98	134
TOTAL		1,671	2,773	1,274	2,607

^aFigures for Aid to the Blind, the third Adult Public Assistance Program, are not available by district.

^bCensus area equivalents of public assistance districts

SOURCE: State of Alaska, Division of Public Assistance

TABLE 7. ALASKA STATE HOUSING AUTHORITY PROGRAMS,
NUMBER OF RENTAL UNITS
BY CENSUS AREA AS OF APRIL 1986

Census Area	Section 8		Conventional Low Rent	Total
	New	Existing		
Anchorage	137	1,029	449	1,615
Bethel	0	0	118	118
Fairbanks	96	130	195	421
Kenai Peninsula	30	236	0	266
Kodiak	0	0	40	40
Matanuska-Susitna	0	75	18	93
Nome	0	0	31	31
Southeast Alaska	32	91	312	435
Valdez-Cordova	22	0	30	52
TOTAL	317	1,561	1,193	3,071

SOURCE: Alaska State Housing Authority

TABLE 8. NUMBER OF HOUSING UNITS RECEIVING LOW-INCOME ENERGY ASSISTANCE AND SERVED BY THE LOW-INCOME WEATHERIZATION PROGRAM BY CENSUS AREAS, FISCAL YEARS 1984 AND 1985

Census Area	No. of Housing Units Receiving Low-Income Energy Assistance		No. of Housing Units Served by Low-Income Weatherization Program 1985
	1984	1985	
Aleutian Islands	270	276	136
Anchorage	2,679	2,549	550
Bethel	60	372	100
Dillingham/Bristol Bay	487	543	42
Fairbanks	1,964	1,806	209
Kenai Peninsula	2,165	1,683	153
Kobuk	684	617	126
Kodiak Island	494	486	135
Matanuska-Susitna	777	1,175	114
Nome	1,031	813	62
North Slope Borough	234	215	100
Southeast Census Areas	3,339	2,325	339
Southeast Fairbanks	167	431	107
Valdez-Cordova	825	581	59
Wade Hampton	344	647	200
Yukon-Koyukuk	516	1,379	218
TOTAL	16,767	18,256	2,650

SOURCES: State of Alaska, Division of Public Assistance; Department of Community and Regional Affairs, Division of Community Development

Table 9 shows the regional distribution School Lunch program benefits by school district for fiscal year 1984. While not every school-age child in low-income families receives free school lunches, it is much easier to qualify for this program than for other public assistance programs. Again, the distribution shows a strong rural bias, with Anchorage, Fairbanks, and Juneau schools together accounting for only 30 percent of free lunches. Some school districts in western Alaska suggest particularly high enrollments, and nearly all of these children can be presumed to be Alaska Natives.

As a final note to the discussion of the distribution of public assistance benefits within Alaska, Table 10 shows the census area of contractors serving children in Head Start Programs. While contractors do not necessarily serve only local populations, their place of business provides an indication of the location of program recipients. Of the 1,702 children projected to be served this year, rural contractors will serve at least 657, or 39 percent. Since some contractors in Fairbanks and Southeast Alaska serve rural children as well, as many as half of all Head Start children may be from rural Native families.

Trends in Enrollments and Potential Need

Enrollment Trends Since 1980

Changing program definitions and eligibility criteria over time complicate attempts to measure trends in enrollments in individual public assistance programs. In addition, it is difficult to interpret aggregate public assistance enrollments because households may be enrolled in several programs at the same time, or enrolled for only a few months during the year. The 1980 census still contains the most comprehensive information on recipients of public assistance. It reports data on families and individuals not living in families who received cash public assistance income during 1979.

Table 11 shows the number of Native and non-Native families and unrelated individuals living in Alaska in 1980 who received public assistance income in 1979. Approximately 2,900 Native families (24 percent of Native families) and 3,400 non-Native families (just 4 percent of non-Native families) received public assistance income. Another 700 Native and 1,100 non-Native unrelated individuals (12 percent of Native and 2 percent of non-Native unrelated individuals, respectively) received public assistance income. These figures include only families and individuals who received cash payments in 1979 and exclude those who only received noncash benefits such as food stamps, free school lunches, and subsidized rent.

TABLE 9. FREE AND REDUCED LUNCHES SERVED
BY SCHOOL DISTRICT, FISCAL YEAR 1984

District	Number of Schools	Number of Lunches		Percent Lunches Free and Reduced
		Free	Reduced	
Adak	3	5,432	6,974	28
Anchorage	60	442,385	128,534	26
Annette Island	2	9,203	1,263	28
Bering Straits	15	119,344	9,960	86
Bristol Bay	3	1,684	17	8
Chatham	2	13,055	1,321	80
Cordova	2	5,731	2,041	28
Craig	2	6,196	983	49
Delta/Greely	3	18,434	13,790	36
Dillingham	1	7,830	1,877	28
Fairbanks	22	143,516	55,139	39
Galena	2	3,877	740	23
Hoonah	2	18,623	1,311	66
Hydaburg	2	7,454	3,375	72
Iditarod	3	11,971	979	88
Juneau	10	0	0	0
Kake	2	13,153	3,006	65
Kenai	21	155,324	11,144	32
Ketchikan	6	33,762	6,912	27
King Cove	2	3,011	0	44
Klawock	3	3,246	896	34
Kodiak Island	9	44,764	7,456	60
Kuspuk	9	37,165	1,124	77
Lake and Peninsula	10	21,741	266	47
Lower Kuskokwim	32	239,355	33,252	77
Lower Yukon	23	176,213	16,390	89
Matanuska-Susitna	17	84,826	21,468	25
Nenana	2	1,233	0	11
Nome	2	16,258	2,722	27
North Slope	10	35,621	22,001	34
Northwest Arctic	20	132,766	13,638	78
Petersburg	2	2,297	509	71
Sitka	5	19,647	3,831	17
Southwest Region	10	45,066	7,598	72
St. Mary's School	2	12,392	2,814	82
Tanana	1	3,449	278	68
Unalaska	2	3,952	203	28
Valdez	5	18,693	2,404	23
Yakutat	2	9,185	1,815	45
Yukon Flats	9	23,594	1,432	81
Yukon Koyukuk	2	4,394	465	86
TOTAL	342	1,955,842	389,928	39

SOURCE: Alaska Department of Education, School Lunch Program

TABLE 10. HEAD START PROGRAM: NUMBER OF CHILDREN SERVED,
1986 PROJECTIONS

Census Area of Contractor	Children to be Served
Anchorage	294
Bethel	91
Fairbanks	555
Southeast Census Areas	196
Nome	65
Southeast Fairbanks	65
Other Rural	436
TOTAL	1,702

SOURCE: Alaska Department of Community and Regional Affairs,
Division of Community Development

TABLE 11. ALASKA FAMILIES AND UNRELATED INDIVIDUALS
BELOW POVERTY LEVEL AND RECEIVING
PUBLIC ASSISTANCE INCOME^a, 1980

	Alaska Natives	Non- Natives	Total
<u>Total Families</u>	12,036	84,804	96,840
With Public Assistance income in 1979	2,907	3,426	6,333
Percent of families	24.2	4.0	6.5
Below Poverty Level in 1979	3,042	5,277	8,319
Percent of families	25.3	6.2	8.6
With Public Assistance income	1,082	953	2,035
Without Public Assistance income	1,960	4,324	6,284
Percent without Public Assistance	64.4	81.9	75.5
<u>Total Unrelated Individuals</u>	5,838	48,921	54,759
With Public Assistance income in 1979	701	1,147	1,848
Percent of unrelated individuals	12.0	2.3	3.4
Below Poverty Level in 1979	2,413	7,966	10,379
Percent of unrelated individuals	41.3	16.3	19.0
With Public Assistance income	227	346	573
Without Public Assistance income	2,186	7,620	9,806
Percent Without Public Assistance	90.6	95.7	94.5

^aPublic assistance income includes only cash payments from such programs as AFDC, Supplemental Security, Adult Public Assistance, and general relief. These figures exclude enrollment in programs providing noncash benefits such as food stamps, Medicaid, and housing assistance.

SOURCE: U.S. Census, 1980.

One may obtain a very rough estimate of trends in public assistance enrollments by comparing recent enrollments in certain programs to the number of people receiving public assistance income as reported in the the 1980 Census. Recall from our discussion of the figures shown in Table 3 that approximately 2,100 Native families were receiving AFDC payments and 3,000 individuals were receiving Adult Public Assistance payments in late 1985 or early 1986. Since there is little overlap between enrollments in these two programs and these programs do not include all those receiving cash payments, this is a very conservative estimate of enrollment in cash public assistance programs in a given month.

In addition, the census figures include anyone who received public assistance in any month of 1979. In the AFDC program, for example, the average length of time an individual family is enrolled in the program is less than one year (Division of Public Assistance, 1985). This means that possibly twice as many families would report public assistance income during the year as were actually enrolled on any given month of that year. Comparing the 1985-86 enrollments to the census figures shown in Table 11, it appears as if there are significantly more Native households that receive public assistance income now than did in 1979. The main increase is in the categories served by Adult Public Assistance; that is, aid to the aged, blind, and disabled.

Comparing the figures for non-Natives from Table 3 to the census data shown in Table 11, it also appears that the number of non-Natives enrolled have increased at approximately the same rate as Natives. In late 1985 or early 1986, approximately 40 percent of the families receiving AFDC payments and 55 percent of Adult Public Assistance recipients were Natives. In 1980, Natives represented 46 percent of families and 38 percent of unrelated individuals receiving public assistance.

By 1984, the non-Native population had increased by 33 percent since the 1980 Census, largely through in-migration. In contrast, the Native population had grown only 17 percent (Alaska Department of Labor, 1985). It would be reasonable to conclude from these figures that enrollment rates of non-Natives have been decreasing as a percent of the non-Native population, while enrollment rates of Alaska Natives have not decreased as a fraction of the Native population.

The same trends described here for the state as a whole also apply throughout all regions of the state, and particularly in rural areas. Census data on families in individual census areas which may be compared to the regional data for public assistance enrollments shown in Tables 5 and 6 appear in Appendix B.

Potential Enrollments and Potential Need

The census figures shown in Table 11 also provide information on low-income families and unrelated individuals who are not receiving cash public assistance payments. In 1980, approximately 2,000 Native families and 2,200 more Natives not living in families were below the national poverty level in 1979 but did not receive public assistance income. The national poverty level is a strict definition of poverty for Alaska since it makes no allowance for the state's higher cost of living. Some of these poverty households were eligible to receive benefits but did not apply, and others could not meet other eligibility criteria for the various programs. In all, Table 11 shows that approximately 16 percent of all Native families and 37 percent of all Native unrelated individuals had incomes below the poverty level in 1979 but did not receive public assistance income. The comparable figures for non-Natives were 5 percent of families and 16 percent of unrelated individuals.

Although many low-income households do not receive public assistance at any given point in time, these people are vulnerable to setbacks that may temporarily force them to seek help. Thus, we could derive a measure of the level of potential need if we were to add all those receiving public assistance income to all those below the poverty level who are not receiving public assistance income. Using this measure of potential need, 40 percent of Alaska Native families and 50 percent of Natives not living in families were potentially in need of public assistance in 1980. For comparison, 9 percent of non-Native families and 18 percent of non-Native unrelated individuals fit in this category.

Even this expanded measure would not include those households whose incomes put them above the poverty line in 1980, but through divorce, death or disability of a spouse, or loss of a job might have dropped below the limit since that time. A truly reliable indicator of households potentially in need of public assistance would have to measure the variability of household incomes from year to year and from season to season. Unfortunately, not even the U.S. Census has information at that level of detail for Alaska households.

Since food stamps are available to most households with low incomes and few assets, enrollment in the food stamp program might provide an indicator of need. The relatively low levels of food stamp enrollments indicate that many eligible households do not apply, however. (See Division of Public Assistance, 1985.) Information that is available from programs with easier application procedures--the School Lunch program, for example--suggests that rural residents, who are predominantly Native, have a disproportionate share of public assistance needs.

Policy Implications: Impact of Alienability

Between 1980 and 1984, Alaska experienced record economic growth. Total employment increased by 53,000, and personal income grew by 67 percent (ISER MAP Database). Since 1971, Alaska Natives have received 44 million acres of land and nearly one billion dollars under the Alaska Native Claims Settlement Act. Despite these favorable developments, many Native households still depend on public assistance to meet basic needs.² For Natives who are still poor or dependent on public assistance, the land they received from the settlement is the main lasting benefit of the act.

Alaska's economy has completed its latest surge of growth. Most experts agree that another spurt of growth is unlikely in the next few years unless a dramatic rise in world oil prices causes oil industry and state spending to increase. In rural areas of the state, projected reductions in public expenditures are certain to reduce income-earning opportunities, increase poverty, and increase public assistance needs.

All the public assistance programs providing cash benefits and the most important noncash programs, such as food stamps and Medicaid, have strict limits on the amount eligible households may have in assets. The maximum value of assets recipients may own is limited to \$2,550 or less for most programs, and it is as low as \$1,000 for the AFDC program. While stock in Native regional and village corporations is currently exempt from the asset limitations, the exemption is unlikely to survive under federal and state public assistance regulations once restrictions on alienability--that is, on sale or transfer of stock--are lifted in 1991.

In 1980, we noted that at least 40 percent of Alaska Natives either were receiving public assistance income or, if they were not, still had incomes below the federal poverty guidelines. The available data on public assistance enrollments suggests that Alaska Natives' dependence on public assistance has not decreased since 1980. We argued that households below the poverty level are vulnerable to economic hardship that may require them to seek public assistance even if they are not now receiving it, and that greater hardship is likely in the future for those in rural areas of the state.

It is likely that many low-income Alaska Natives, perhaps the entire 40 percent mentioned above, may be forced to sell their stock, thus losing the land and other benefits of ANCSA. These distress sales of corporate stock would be likely to dissipate the benefits of ANCSA not only for these people but possibly for all

²The ANCSA 1985 Study and Kruse (1984) describe the economic progress achieved by Alaska Natives between 1970 and 1980.

Natives. Any gain realized from the sale of stock will be a temporary windfall if they have no permanent jobs or any other steady source of income. After the one-time benefit is used up to meet basic subsistence needs, most of these families would be likely to return to poverty status. The difference would be that now the land is lost, probably forever, from Native ownership and control.

The concerns raised here go beyond previous issues that have been raised about alienability (for example, that courts of law may be able to seize Native corporation stock in order to settle claims arising from divorce or debt). In this case, the proportion of stockholders potentially affected is far larger, and the effect would be felt much sooner.

Our attempts in this report to quantify the number of households and individuals at risk of losing public assistance benefits in 1991 are hampered by the lack of recent comprehensive information on the economic status of Alaskans and of Alaska Natives in particular. We have had to rely primarily on public assistance program data, supplemented with data from the 1980 Census. While the idea of mounting a systematic survey of Alaska households in order to obtain intercensal estimates of income and poverty status in Alaska is a good one, funds have not been available to accomplish this task.

In addition to data from public assistance caseloads, the Alaska Department of Revenue already maintains federal income tax records and applications for permanent fund dividends. Thus, much of the information needed for a comprehensive assessment of the economic status of Alaska Natives is already being collected. These records are not currently available for research, due to concerns about release of confidential taxpayer information. Because of the importance of the questions raised in this report and due to the urgency of the issues involving 1991, it would be appropriate to consider ways in which records from these sources could be combined in a computerized research database that would still preserve confidentiality of the individuals and families it would represent.

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APPENDIX A. FINANCIAL ELIGIBILITY CRITERIA FOR ALASKA
PUBLIC ASSISTANCE PROGRAMS:

Types of Assets Counted

Assets counted against an applicant in determining eligibility for Adult Public Assistance, Food Stamps, AFDC, or Supplemental Security Income are those that can be converted to cash; i.e., liquid assets such as cash on hand, savings and checking accounts, stocks, and bonds. Some nonliquid assets such as real and personal property are categorized as non-exempt and are also counted. For most programs, exempt assets include the applicant's principal residence and contiguous land, any property necessary for self-support or employment (e.g., income-producing property, vehicles, land, or tools used for employment).

Also exempt are personal effects and household goods; property for sale at fair market value or less; and land, payments, or stock received under ANCSA (as long as they are nontaxable). Non-exempt assets include any profits, interest, or dividends from land or stock received under ANCSA and property bought with ANCSA payments, and life insurance policy. Household items of value greater than \$2,000 that are not for entertainment or daily living are also counted, as are vehicles not necessary for employment (usually counted as equity value above a certain limit).

Specific Program Requirements

State-Administered Programs

DEPARTMENT OF HEALTH AND SOCIAL SERVICES:
DIVISION OF PUBLIC ASSISTANCE

Aid to Families With Dependent Children (AFDC). Income eligibility requirements:

Family size	Maximum Gross Monthly Income
2	\$1,215
3	1,369
4	1,522
5	1,676
6	1,829
7	1,983
8	2,136

AFDC exempt assets currently include ANCSA stock and cash payments. Dividends from the earnings of native corporations and any other taxable earnings are not exempt.

Food Stamp Program. Applicants must meet both of the following gross and net income (after taxes and other payroll deductions) guidelines:

Household Size	Maximum Monthly Income	
	Gross	Net
1	\$711	\$ 547
2	955	735
3	1,199	922
4	1,442	1,110
5	1,686	1,297
6	1,930	1,485
7	2,174	1,672
8	2,417	1,860
9	2,661	2,048
10	2,905	2,236
each add'l member	+ 244	+ 188

Assets limits: No more than \$1,500 in resources, such as cash on hand and savings and other liquid assets. Households of 2 or more persons with at least one member age 60 or older may have up to \$3,000 in resources. Payments and benefits resulting from profits derived from ANCSA entitlements are not exempt.

Adult Public Assistance (Aid to the Blind, Aid to the Disabled, and Old Age Assistance). Income eligibility:

Total monthly income cannot exceed:

- (1) \$604 for individual living independently
- (2) \$886 for couple living independently
- (3) \$496 for individual living in another's home and receiving in-kind income in the form of both food and shelter
- (4) \$729 for a couple in same situation as (3)
- (5) \$729 for a couple, only one of whom is living independently
- (6) \$572 for a couple in which only one person is eligible and both are in situation (3)

Asset limits: Up to \$1,700 for individual or up to \$2,550 for a couple, including real estate, personal property and household goods with total value over \$2,000, savings and checking accounts, stocks, and bonds. Exempt assets include stock held by an Alaskan Native in a regional or village corporation under ANCSA and ANCSA payments that are exempt from taxation.

General Relief and General Relief-Medical: Eligibility criteria include proof of a specific unmet emergent need for a subsistence item, such as a utility shut-off notice, or a specific medical need, not to exceed income limits below.

ADULTS ONLY HOUSEHOLD

Number of Persons	Maximum Gross Monthly Income
1	\$300
2	400
3	500
4	600
5	700
each additional adult	+ 100

CHILDREN AND ADULTS

Number of Persons	Maximum Gross Monthly Income
adult plus 1 child	\$300
adult plus 2 children	350
adult plus 3 children	400
adult plus 4 children	450
adult plus 5 children	500
adult plus 6 children	550
adult plus 7 children	600
each additional adult	+ 100
each additional child	+ 50

Assets limits: No more than \$500 in cash, savings, stocks or bonds; or any other available resources.

Medicaid. Eligibility is automatic if receiving AFDC, Adult Public Assistance, Supplemental Security Income. (Table 1 shows the income and asset criteria for AFDC.) Certain people not eligible for the three mentioned programs may also be eligible for Medicaid if they are residents of long-term care facilities, children in custody of the state, under 21, or pregnant women.

Energy Assistance Program. There are no asset limits for this program. Income eligibility requirements: gross income is from all sources, including all public assistance payments but excluding all noncash income such as in-kind payments as well as payments from the Longevity Bonus, Alaska Native Claims Settlement Act, and Permanent Fund Dividend.

General Relief Income Limits

Household Size	Maximum Gross Monthly Income
1	\$ 932
2	1,218
3	1,505
4	1,792
5	2,078
6	2,365
each additional member	+ 54

DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS,
DIVISION OF COMMUNITY DEVELOPMENT

Day Care Assistance Program. Percentage cost subsidy is based on monthly net income and varies with geographical location. (Table 1 shows Anchorage income limit for the smallest subsidy available.) Payments go directly from local contractors. There are no asset limits.

Head Start Program: income eligibility requirements.

Family Size	Maximum Income
1	\$6,560
2	8,810
3	11,060
4	13,310
5	15,560
6	17,810
7	20,060
8	22,310
Add \$2,250 for each additional member	

There are no asset limits.

Weatherization Program. Income eligibility guidelines.

Family Unit Size	Maximum Gross Income
1	\$11,930
2	15,601
3	19,272
4	22,943
5	26,614
6	30,284
each additional family member	+ 688

There are no asset limits.

DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS,
HOUSING ASSISTANCE DIVISION

Home Ownership Assistance (home loans for rural residents):
maximum annual gross income for 1 or 2 adults is \$30,000.
Add \$5,000 for the first child and \$1,500 for each
additional child or relative, not to exceed \$39,500.
Assets cannot exceed 3 times the gross annual income.

Department of Education

School Lunch Program: income guidelines.

Family Size Family Size	Maximum Gross Monthly Income	
	Free Meals	Reduced Meals
1	\$ 711	\$ 1,012
2	955	1,359
3	1,199	1,706
4	1,442	2,052
5	1,686	2,399
6	1,930	2,746
7	2,174	3,093
8	2,417	3,440
each add'l member	+ 244	+347

Alaska State Housing Authority

Section 8-Existing, Section 8-New, Conventional Low Rent:
Income requirements vary with geographic location. If assets are less than \$5,000, income from assets are added to other sources of income. If assets are greater than \$5,000, ASHA will add the greater of income from assets or value of assets imputed at current passbook rate (5.5 %). Income and asset criteria are the same for all programs.

Income limits shown in Table 1 apply for all ASHA programs in Anchorage.

Persons Per Family	Maximum Gross Annual Income
1	\$ 15,400
2	17,600
3	19,800
4	22,000
5	23,750
6	25,500
7	27,300
8+	29,050

Federal Programs

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
(administered by regional housing authorities)

Mutual Help Home Ownership. Income eligibility criteria include gross annual income from all sources, less \$480 for each dependent; \$400 for elderly family; and certain medical expenses for elderly, disabled, or handicapped. Income limits vary with location. The limits shown in Table 1 apply to programs administered by the Aleutian Housing Authority. The detailed schedule is as follows:

Persons in household	Maximum income
1	\$ 24,500
2	28,000
3	31,500
4	35,000
5	37,000
6	39,400
7	41,550
8	43,750

Low Rent Projects. Income and assets are adjusted in the same manner as for the Mutual Help program. Income limits vary with location. The limits shown in Table 1 apply to programs administered by the Aleutian Housing Authority. The detailed schedule is as follows:

Persons in family	Maximum annual income
1	\$ 14,050
2	16,100
3	18,100
4	20,100

DEPARTMENT OF HEALTH AND HUMAN SERVICES,
SOCIAL SECURITY ADMINISTRATION

Supplemental Security Income. Gross monthly income must be below \$336 for individuals or below \$504/month for couples. All income sources are counted, including Permanent Fund Dividends and Longevity Bonus payments. Asset limits are up to \$1,700 for individual or up to \$2,550 for a couple, including real estate, personal property and household goods with total value over \$2,000, savings and checking accounts, stocks and bonds.

APPENDIX B. FAMILIES BELOW POVERTY LEVEL WITH AND WITHOUT PUBLIC ASSISTANCE
INCOME, NATIVE/NON-NATIVE BY CENSUS AREA, 1979

	Aleutian Islands		Anchorage	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	402	883	1,807	41,638
With Public Assistance income	39	1	445	1,799
% w/ Public Assistance income	9.7%	0.1%	24.6%	4.3%
Income Below Poverty Level				
Families	58	68	412	2,210
% of all families below poverty level	14.4%	7.7%	22.8%	5.3%
With Public Assistance income	15	0	229	541
Without Public Assistance income	43	68	183	1,669
% Below Poverty Level Without Public Assistance	74.1%	100.0%	44.4%	75.5%
	Bethel		Dillingham	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	1,601	421	723	296
With Public Assistance income	474	14	146	12
% w/ Public Assistance income	29.6%	3.3%	20.2%	4.1%
Income Below Poverty Level				
Families	549	29	223	26
% of all families below poverty level	34.3%	6.9%	30.8%	8.8%
With Public Assistance income	163	3	53	1
Without Public Assistance income	386	26	170	25
% Below Poverty Level Without Public Assistance	70.3%	89.7%	76.2%	96.2%

*Public Assistance Programs included are Aid to the Blind, Aid to the Disabled, and Old Age Assistance.

SOURCE: U.S. Census

	Fairbanks North Star		Kenia Peninsula	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	504	12,550	357	6,056
With Public Assistance income	95	565	79	247
% w/ Public Assistance income	18.8%	4.5%	22.1%	4.1%
Income Below Poverty Level				
Families	115	928	42	516
% of all families below poverty level	22.8%	7.4%	11.8%	8.5%
With Public Assistance income	43	181	25	28
Without Public Assistance income	72	747	17	488
% Below Poverty Level Without Public Assistance	62.6%	80.5%	40.5%	94.6%

	Kobuk		Kodiak Island	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	708	179	408	1,821
With Public Assistance income	249	0	65	58
% w/ Public Assistance income	35.2%	0.0%	15.9%	3.2%
Income Below Poverty Level				
Families	215	0	91	77
% of all families below poverty level	30.4%	0.0%	22.3%	4.2%
With Public Assistance income	102	0	19	11
Without Public Assistance income	113	0	72	66
% Below Poverty Level Without Public Assistance	52.6%	0	79.1%	85.7%

	Matanuska-Susitna		Nome	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	100	4,416	935	357
With Public Assistance income	17	165	289	8
% w/ Public Assistance income	17.0%	3.7%	30.9%	2.2%
Income Below Poverty Level				
Families	20	472	312	14
% of all families below poverty level	20.0%	10.7%	33.4%	3.9%
With Public Assistance income	8	59	98	1
Without Public Assistance income	12	413	214	13
% Below Poverty Level Without Public Assistance	60.0%	87.5%	68.6%	92.9%

	North Slope Borough		Southeast Fairbanks	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	596	142	144	1,157
With Public Assistance income	100	7	15	27
% w/ Public Assistance income	16.8%	4.9%	10.4%	2.3%
Income Below Poverty Level				
Families	79	2	45	141
% of all families below poverty level	13.3%	1.4%	31.3%	12.2%
With Public Assistance income	8	0	8	6
Without Public Assistance income	71	2	37	135
% Below Poverty Level Without Public Assistance	89.9%	100.0%	82.2%	95.7%

	Valdez-Cordova		Wade Hampton	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	218	1,698	764	0
With Public Assistance income	30	38	304	0
% w/ Public Assistance income	13.8%	2.2%	39.8%	0
Income Below Poverty Level				
Families	37	116	296	0
% of all families below poverty level	17.0%	6.8%	38.7%	0
With Public Assistance income	6	12	136	0
Without Public Assistance income	31	104	160	0
% Below Poverty Level Without Public Assistance	83.8%	89.7%	54.1%	0

	Yukon-Koyukuk		Southeast Alaska	
	Native	Non-Native	Native	Non-Native
All Income Levels				
Families	828	748	2,312	8,419
With Public Assistance income	243	42	538	258
% w/ Public Assistance income	29.3%	5.6%	23.3%	3.1%
Income Below Poverty Level				
Families	312	98	227	426
% of all families below poverty level	37.7%	13.1%	9.8%	5.1%
With Public Assistance income	90	18	79	67
Without Public Assistance income	222	80	148	359
% Below Poverty Level Without Public Assistance	71.2%	81.6%	65.2%	84.3%